

What Happens if You Test Positive for COVID While Traveling Internationally? Here's What You Need to Know

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Everything from booking airlines and hotels to buying insurance cover.

The U.S. doesn't require travelers to get tested before their international holiday (destinations may have those policies), but you need a negative test report to board the flight back home. No exceptions. As much as you'd want to stay hopeful that your trip will go without a hitch, a positive test result is a real possibility and it may strand you in a foreign land for days, if not weeks.

When you're planning your trip, take into consideration that testing positive—even falsely—will add to your costs and delay your plans. You can't enter the U.S. until you test negative, however long that may take. The U.S. can't offer medical services in other countries, and you will have to rely on the destination's resources. Unvaccinated travelers should reconsider traveling internationally because the risk of getting grievously sick if they catch COVID is higher for them and getting treatment in a foreign country can be a [harrowing experience](#).

Top Picks for You

Now that you're aware of the risks, here's how you can prepare for your trip.

How to Prepare for Tests

The State Department has [country-specific information](#) about entry and exit requirements, as well as testing and local resources. Make sure you note down the addresses and numbers of testing labs closest to you at your destination. Your hotel may also be able to help you book a test. Some, like in the Maldives, offer in-house testing to their guests. Airlines are also offering a one-stop solution to passengers to get testing sorted before their trip; they let you order kits, find a testing provider, and test on-site. Check out details from [United](#) and [American](#).

The CDC accepts self-test results if it's a SARS-CoV-2 viral test with Emergency Use Authorization (EUA) from the U.S. Food and Drug Administration. Which means that you can travel with these kits from the U.S. and test yourself before departure. The CDC reminds travelers that some countries may restrict self-test kits if they're not recognized there. "Travelers who are considering bringing a

U.S.-authorized test with them for use outside of the United States should contact authorities at their destination for information before they travel.”

The procedure requires a telehealth provider to confirm your identity and observe the procedure in real-time on a video call. Read other requirements [here](#).

The [BinaxNow COVID-19 Home Test](#) has FDA authorization. You can order a pack of six and bring these along unopened in your carry-on—the brand recommends carrying more than one. Three days before departure, set up your phone or laptop for a video call on the eMed platform and follow the instructions of the telehealth provider. You’ll get the results within minutes on the NAVICA app. *Cost: \$150 for a six pack.*

The [Ellume COVID-19 Home Test with Azova](#) is another option. It works in a similar fashion. You can buy a kit and schedule a video call on their app. You are connected to a proctor who takes you through the process and you get your results within minutes. *Cost: \$50 with test and video observation.*

Note that for each traveler, you’d have to do this process in its entirety. That can add up time, so schedule it accordingly. Also as was seen during the peak season, due to high demand, you may have to wait to connect with a telehealth provider, so give yourself some legroom for that, too. In addition, you need high-speed internet for this to work.

It is a possibility that you may get a positive result. Think about Plan B: getting another test done locally. Keep a list of nearby pharmacies or health centers that are conducting COVID tests and get a second test done.

What Happens if You Test Positive?

According to local guidelines (not just country-wise but also region-specific) you may have to quarantine for anywhere between seven and 21 days. In some cases, you will be allowed to self-isolate in your room and extend your stay. In others, you may have to move to a quarantine hotel or even a government-run facility. Very few local facilities will cover this cost for you, though.

To fly back to the U.S., you need a negative COVID report, so you may have to get tested more times while you’re in quarantine. Other than the cost of isolation, do think about food expenses, tests, and medical aid.

In the Maldives, you will be quarantined in your resort for 14 days, or given the option of transferring to a government-run facility. The cost will be borne by you. If you test positive in the Bahamas, you will be asked to quarantine in a hotel, private residence, or rented accommodation for up to 14 days. If none of these options are available, you will be housed in a government-mandated quarantine facility at your expense.

In Spain, quarantine is mandatory for 10 days at your own expense if you test positive. Italy and France require you to self-isolate for 10 days. Italy may extend it to up to 21 days if you continue to test positive.

In Greece, those who test positive are quarantined for 10 days. Anyone who comes into contact with an infected person will also have to be isolated for 10 days and their isolation may be extended if they later turn positive. You can stay in the hotel you booked (if they allow) or move to a government-run facility (which may be free).

Local guidelines will dictate what happens if you're the only one who has tested positive in your group. Everyone in the group may be asked to isolate (like in the Maldives), in different rooms or a family may be able to share quarters. The U.S. may allow other [travelers](#) to fly back if they have a negative test report, but they should be extra careful if they have been in close contact with someone with the virus.

Best Travel Insurance to Get

Many countries have made it mandatory for visitors to get travel insurance. But even if there were no such requirement, it makes sense to look into travel insurances that offer COVID coverage, including cancellation charges and quarantine and medical expenses. The CDC also recommends travelers to get medical evacuation insurance if they are traveling to a place where medical services won't be up to the U.S. standards.

When buying travel insurance, read the fine print and ask questions. Does it cover pre-existing conditions? Does it apply to CDC Warning Level 4 destinations? How much refund do you get on cancellations and delays? Does it cover the pandemic and medical emergencies related to it?

Another thing to look for is the [Cancel For Any Reason \(CFAR\) upgrade](#). It's an additional, optional benefit that some travel insurers offer that allows you to cancel for any reason. In order to get claims, you have to meet a host of requirements such as getting insurance within 21 days of booking the trip, covering 100% of your prepaid trip costs, and canceling within a time frame, etc. If you cancel 48 to 72 hours prior to departure, you may get 50%-75% of the refund on your trip.

[The Deluxe Travel Insurance Plan by Travel Guard](#) has the CFAR benefit, as well as adventure sports coverage and rental vehicle damage coverage—you'll have to call them to customize your insurance, though. The listed benefits include medical coverage, trip cancellation, trip delay, medical expense, evacuation, and more. Definitely talk to an executive and read all exclusions and terms and conditions carefully.

[Seven Corners' RoundTrip Elite Cancellation Travel Insurance](#) has medical expenses and evacuation, cancellation, delay, and interruption included in the benefits and it also gives you an option to add CFAR, rental car damage, lost ski or lost golf equipment as your add-ons.

If you're going on an adventure holiday, consider [World Nomads](#) because they cover more than 200 activities including skiing, surfing, bungee jumping, and mountain biking. Trip protection, emergency evacuation, and emergency accident and sickness expenses are included, but be aware that they don't have a waiver for pre-existing conditions.

Coverage may not be 100%—you may need to pay out of pocket for many things. Claims also take some time and red tape. The kind of insurance that fits you depends on your trip, destination, and your needs. Compare plans on websites like [Squaremouth](#) to get an insurance that's best for you.

You can also check if your credit card offers travel insurance for trips (including COVID-related hiccups) and fill the gap of whatever is not offered with an additional policy. You may also want to look at [Medjet](#) that offers all-paid medical evacuation to members from anywhere in the world (COVID-related emergencies are also included). It's beneficial because it transports you to a hospital of your choice, while most travel insurances will transport you to the nearest available facility. Remember that it's not an insurance but a membership with two tiers and may be most useful for frequent travelers.

INSIDER TIP*If you take prescription medications, make sure you've packed enough to cover an extended quarantine stay.*

How Airlines Can Help

Now, more than ever, you need to book flexible, refundable tickets. When you're comparing plane tickets, definitely look out for the fee an airline may charge if you cancel or reschedule your ticket. Also, check if you'll get refunded or the airline will offer a voucher (which was the case last year). Validity is also important in these cases.

If you test positive in a foreign country, among other things you'll need to do, you will have to inform your airline. See what they'd be willing to do to help you reschedule. Many international airlines introduced travel insurance last year to reassure travelers. Be sure to read how claims are filed and if expenses need to be pre-approved to save yourself heartache later.

Emirates: The Middle-Eastern carrier was one of the first to offer a multi-risk insurance cover, including COVID-19 emergencies. It is an automatic benefit when you buy a ticket that gives you up to \$500,000 for overseas medical expenses and evacuation and up to \$7,500 for cancellation or interruption due to COVID. If you contract COVID and are quarantined in a foreign country, the airline will offer up to \$150 per day for 14 days. It is valid for the duration of the return trip; if you

have a one-way ticket, some benefits are valid for 31 days after you arrive at your final destination, while others last 48 hours.

[Cathay Pacific](#): The Hong Kong-based flag carrier is covering you for free when you buy a ticket for trips until September 30, 2021. If you get sick overseas, need PCR tests or hospitalization, or need to be evacuated, Cathay Pacific will cover your expenses—but only for COVID-related illnesses. It doesn't include any cancellation or baggage problems or any other medical expenses, so you would need to buy travel insurance for sure. Treat this as an additional advantage.

[Etihad](#): Every Etihad ticket for travel up to March 31, 2022, comes with an insurance cover for COVID emergencies and quarantine expenses valid for 31 days of your flight. PCR tests are not covered and you will need to notify Etihad as soon as you're diagnosed to get pre-approval. If you are quarantined, you will have insurance cover for €100 per day for up to 14 days and medical treatment for COVID-19 will be covered for up to €150,000.

[Virgin Atlantic](#): The British airline has partnered with Allianz to offer you travel insurance—at a price—when you purchase a ticket. It has ample benefits such as up to £15,000,000 medical and assistance cover and up to £5,000 cancellation cover (even if you're denied boarding due to COVID-19 symptoms).

How Your Hotel Can Support You

Many luxury hotels around the world can offer on-site testing facilities and complimentary quarantine to make your stay comfortable if you test positive. Make sure to read their quarantine policies; check if they have on-site testing facilities; and what extras they include now (reduced prices for tests, discounts on quarantines, etc). It's important to know these because the cost of staying at an expensive hotel will stack up, especially if you haven't invested in a good insurance policy.

In the Bahamas, Baha Mar has introduced a [Travel With Confidence](#) initiative, wherein they offer a free private jet service to those who test positive (US residents only), or a free 14-day accommodation in a suite. [Palace Resorts](#)—which has hotels in Mexico and Jamaica—is also offering [a free 14-day stay](#) if a guest tests positive (minimum three-night stay required). They already have on-site testing at all their properties. If after two weeks the guest continues to test positive, they can stay at the property at a discounted rate of \$199 per night for up to three guests. Similarly, [AMResorts](#) have also offered to cover up quarantine costs up to two weeks and on-site testing is free for guests. The hotel chain has all-inclusive resorts in Mexico, Jamaica, Dominican Republic, Costa Rica, and St Martin.

At the Maldives' barefoot luxury resort [Soneva Jani](#), guests can rest easy that if they test positive, they won't have to shell out thousands of dollars at the high-end hotel—their stay will be complimentary. Isolating in their own villas with

private pools (and waterslides in some), they'd have access to the beach and gardens, as well as in-villa dining and housekeeping services.

[Karisma Hotels & Resorts](#) is offering 50% off on accommodation to guests who test positive; though their accommodation will be away from regular guests. [Nobu Hotel Los Cabos](#) is also comping off quarantine for up to 14 days for guests who test positive. They will also have onsite medical insurance to cover the cost of doctor, medication, or hospitalization. All U.S. reservations for three nights or more receive two free antigen tests per room.

Note: This is not something you should expect at hotels—it's likely that you won't find these everywhere, so please buy insurance.

How to Stay Sane

No matter where you are—in a cookie-cutter hotel or a beautiful beachside villa—isolation can be mind-numbing. If you have an option to work remotely, don't forget to pack your laptop when you travel, so you can save your sick days and divert yourself—only if you're up for it (read: asymptomatic and in good spirits). Talking of packing, you will need more clothes if you're quarantined for a week or two, so do consider carrying extras.

Follow local guidelines but don't forget to take care of yourself. Plan your schedule, eat good meals, get some exercise, and stay in touch with friends and family. Stop watching news if it's bothering you and talk to someone if you're struggling with sleep and mood swings.